



Provision of an European Platform for the Prevention of Over-indebtedness by the Increase Accessibility and the Improvement of effectiveness of Debt Advice for Citizens (PEPPI)



Co-Financed by the European Union

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Professional qualification of debt counselor Germany

15.02.2023

Ines Moers



Bundesarbeitsgemeinschaft
Schuldnerberatung e. V.



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Who we are

The Bundesarbeitsgemeinschaft Schuldnerberatung e.V. (BAG-SB) represents the interests of debtor advisors as well as indebted and over-indebted households in Germany. Founded in 1986, the BAG-SB has been committed to address the topics of debt advisors in federal politics, but also to drawing public attention to those seeking advice. We work together with consumer and welfare associations nationwide.

- Non-Profit Organisation
- Members` association with appr. 450 members
- Advocacy for debt advisors and debtors

How we work

- Editor of a journal with over 1,200 mailing copies
- Author of a newsletter with approx. 2,000 subscribers
- Experienced training provider and organiser of events
- We offer a job market
- Network for members
- Member of the European ECDN and in close contact with other German associations

Debt advice has many faces...



16 states
401 districts
and hundreds of municipalities ...



and we want to secure a high quality of service

So far, there is NO nationwide

- mandatory training or
- legal framework

for the training of debt advisors.

Neither is there a nationwide legal framework for quality standards for debt advice services.

... there are many careers of debt advisors



Social workers



university
graduates



debt advice



administrative
staff



lawyers



trainers



banker

...we think interdisciplinary qualification is great!

That's why debt advice is so interesting!

But how do you teach a group of people with such diverse backgrounds?

Therefore, we started a project in 2021

Ausbildungsoffensive digitale Schuldnerberatung

goals:

1. media literacy
2. networking
3. definition of a framework for the training of debt advisors
4. recruitment of new staff and members

Step 1: trainings for media literacy

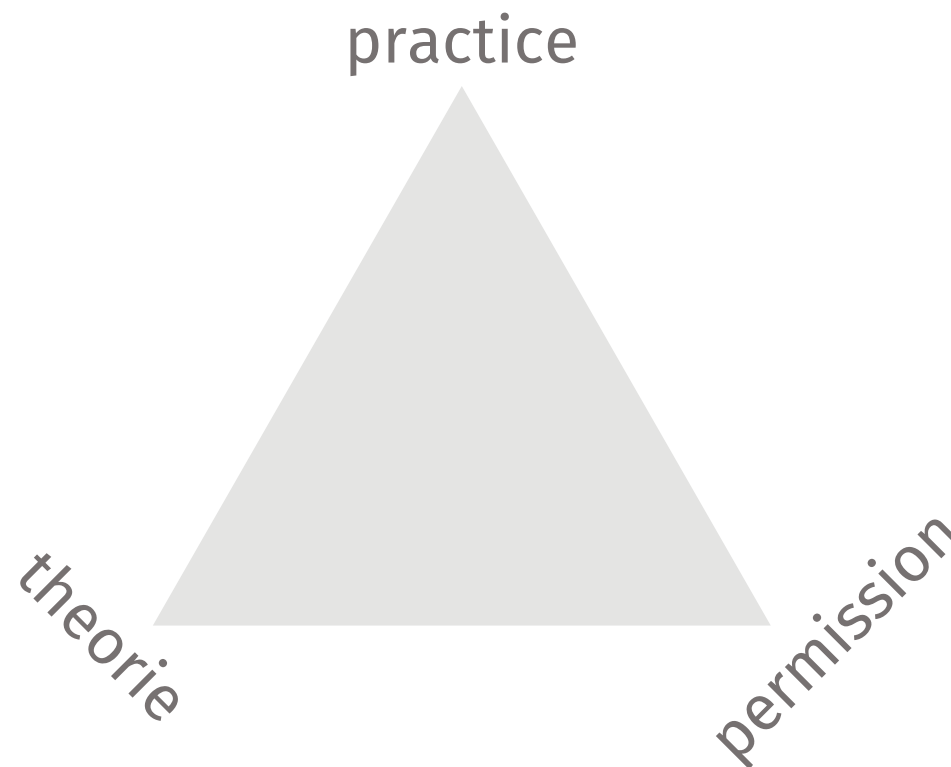


www.bag-sb.de/ausbildungsoffensive

Step 2: building networks

- debt advisors
- scientist
- teachers and trainers
- welfare associations
- politics and administration

Step 3: framework for the training of debt advisors



topics and content

1. indebtedness and over-indebtedness
2. creditors and types of debt
3. foreclosure
4. livelihood security
5. Advice and methodical action
6. Debt total and claims verification
7. regulatory options
8. bankruptcy law
9. organization and general conditions
10. IT and digitization

Ver- und Überschuldung

a) Ver- und Überschuldung in Deutschland

- Formen von Verschuldung
- Ursachen, Auslöser und Auswirkungen von Überschuldung
 - gesellschaftlich
 - für Einzelpersonen
 - für Familien
- Zielgruppen von Schuldnerberatung
- Einstellungen und Verhalten zum Konsum
- Online-Bezahldienste
- Unterschiedliche Arten von Geld
- Wissenschaftliche Grundlagen/Forschung

b) Präventionsmöglichkeiten und Verbraucherschutz

c) Nachhaltigkeit und Ökologie

admission requirement

for trainers and institutions

1. Complete and public curriculum
2. Qualified staff
3. Theory practice transfer
4. Time
5. Networking

for trainees

1. University degree highly recommended (but not mandatory)
2. commitment to social (non profit) debt advice

duration

Theory: at least 320 lessons

- face-to-face classes

- videos or online training

- self studies and reading (max. 10 %)

Practice: at least 1.000 hours

- job shadowing

- consulting

- networking

- administration (max. 15%)

- case documentation/ thesis

permission

The **committee** is in charge to

- review and further develop of the framework to ensure that it is up to date
- decide about the name of the seal of quality or the qualification of the training or further education
- update the recognition of providers and practice companies
- change the cost of recognition or a certificate of completion
- check the standardization of processes (e.g. uniform curricula)

permission

The **admissions office** is in charge of







- Recognition
 - of training courses - theory
 - training companies (debt advice centers) – practice
- observance of quality standards
- Event organisation
- public relations

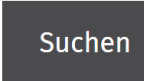
...we published the results



www.bag-sb.de/sonderausgabe

Step 4: recruitment of new staff and members

Abschluss/ Zertifikat 	Ausbildungsdauer 
Form 	Fördermöglichkeiten 
Orte 	Schwerpunkte 

[Suche zurücksetzen](#) 

We launched a search on our website to help find a qualified course

But so far... it's only theory

We would like to implement what we have achieved as a nationwide standard in the near future.

Unsolved questions:

- how do people in training courses get paid?
- who does the training, if there are so many clients?
- how can you make it more attractive to start a course?

Questions?
Suggestions?
Ideas?

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